

Table I.C.1.b(2008) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,376	4,790	4,504	4,252	4,493	4,304	4,548	4,338
Industry group **								
Agric., fish., forest.	4,185	.	.	.	.	.	3,980	4,390
Mining and manufacturing	4,252	4,775	4,025	4,127	4,278	4,262	4,213	4,257
Construction	4,007	4,307	4,058	3,895	4,036	3,893	4,137	3,891
Utilities and transp.	4,356	4,887	4,238	4,201	4,443	4,337	4,660	4,331
Wholesale trade	4,217	4,660	4,035	4,506	4,272	4,048	4,445	4,136
Fin. svcs. and real estate	4,433	5,470	5,041	4,499	4,751	4,239	5,062	4,347
Retail trade	3,941	4,567	4,190	3,862	4,192	3,869	4,214	3,896
Professional services	4,717	4,719	4,610	4,490	4,755	4,780	4,616	4,744
Other services	4,404	4,925	5,290	4,262	4,401	4,272	4,938	4,284
Ownership								
For profit, incorporated	4,239	4,789	4,413	4,124	4,333	4,162	4,481	4,184
For profit, unincorporated	4,333	4,516	4,339	4,143	4,170	4,406	4,385	4,316
Nonprofit	5,160	5,688	5,802	5,007	5,165	5,115	5,443	5,123
Age of firm								
Less than 5 years	4,102	3,987	3,945	3,889	3,950	5,266	3,961	4,289
5-9 years	4,070	4,583	3,996	3,840	3,961	4,121	4,232	3,923
10-19 years	4,300	4,659	4,412	4,098	4,253	4,284	4,436	4,204
20 or more years	4,480	5,134	4,749	4,405	4,588	4,315	4,765	4,413
Unknown	4,303	4,606	7,916	4,530	4,646	4,290	5,122	4,301
Multi/single status								
2 or more locations	4,329	4,599	4,789	4,322	4,519	4,284	4,620	4,322
1 location only	4,474	4,793	4,485	4,236	4,457	4,872	4,541	4,403
Percent full-time employees								
Less than 25%	4,011	4,790	4,116	4,384	4,218	3,863	4,423	3,955
25-49 %	4,536	5,475	4,878	4,399	4,683	4,381	5,016	4,445
50-74 %	4,408	5,266	4,772	4,605	4,882	4,160	5,058	4,303
75% or more	4,373	4,677	4,468	4,211	4,437	4,344	4,470	4,350
Union presence								
No union employees	4,389	4,742	4,476	4,208	4,456	4,339	4,524	4,346
Has union employees	4,553	6,847	5,056	4,971	4,875	4,438	5,066	4,527
Unknown	4,079	4,622*	4,945	3,601	4,132	4,074	4,568	4,076
Percent low wage employees								
50% or more low wage	4,215	5,138	4,049	4,212	4,496	4,082	4,517	4,176
Less than 50% low wage	4,412	4,742	4,560	4,258	4,492	4,362	4,552	4,378

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.b(2008) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.12	50.33	75.86	42.60	30.29	37.29	40.11	23.20
Industry group **								
Agric., fish., forest.	295.32	.	.	.	.	.	395.76	641.03
Mining and manufacturing	47.14	198.31	165.45	83.53	97.26	62.71	112.48	51.17
Construction	97.99	240.94	173.19	184.17	146.02	217.65	116.83	120.37
Utilities and transp.	111.63	397.96	554.15	318.69	163.27	136.88	355.70	90.59
Wholesale trade	60.62	248.82	268.16	198.74	112.47	136.83	142.63	60.62
Fin. svcs. and real estate	44.51	286.72	267.85	201.93	110.65	48.79	176.87	32.65
Retail trade	38.70	279.95	143.68	187.16	72.08	50.46	187.88	42.18
Professional services	46.21	104.51	97.46	54.70	73.79	102.16	52.43	53.77
Other services	85.44	146.48	233.14	135.60	144.07	101.94	117.64	99.65
Ownership								
For profit, incorporated	16.77	63.59	66.39	55.02	44.49	30.57	36.12	22.03
For profit, unincorporated	73.10	189.50	188.61	71.91	142.85	108.98	153.76	82.35
Nonprofit	64.97	274.63	228.71	107.71	100.20	138.36	165.70	75.89
Age of firm								
Less than 5 years	183.10	130.18	297.88	186.87	194.97	546.11	153.77	264.58
5-9 years	79.44	134.54	205.04	111.75	197.07	161.61	77.07	119.44
10-19 years	63.44	77.71	140.42	172.05	157.45	191.00	71.03	85.06
20 or more years	26.29	108.34	82.00	65.85	30.31	57.92	64.74	34.62
Unknown	44.92	1,218.10	2,361.24	776.39	172.50	44.93	818.20	44.98
Multi/single status								
2 or more locations	25.82	619.62	298.74	78.85	32.83	37.60	110.09	27.32
1 location only	33.94	51.74	86.87	57.97	41.35	302.96	46.86	44.10
Percent full-time employees								
Less than 25%	59.66	518.76	655.35	300.55	307.24	165.15	391.44	67.59
25-49 %	32.09	491.87	266.46	168.08	125.05	65.75	214.44	48.35
50-74 %	91.83	182.22	315.45	277.12	155.64	134.05	82.20	102.43
75% or more	13.36	40.75	78.57	44.30	33.14	31.91	43.00	17.74
Union presence								
No union employees	18.27	46.81	79.16	45.17	33.34	61.07	42.07	28.81
Has union employees	69.17	668.10	286.53	322.42	115.94	83.15	311.80	72.56
Unknown	59.82	1,501.86*	1,133.58	689.46	225.96	53.04	878.06	56.97
Percent low wage employees								
50% or more low wage	62.92	212.58	174.98	85.34	107.94	80.42	142.95	71.45
Less than 50% low wage	21.51	49.71	90.61	46.57	32.75	41.10	44.44	30.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.